WARRANTY DEED

That in consideration of TEN DOLLARS (\$10.00) and other good and valuable consideration to the undersigned grantor, PNC Mortgage Corp. of America, a corporation, in hand paid by THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, the receipt of which is hereby acknowledged, the said PNC Mortgage Corp. of America does by these presents grant, bargain, sell and convey unto the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT the following described real estate, situated in DeSoto County, Mississippi:

Lot 2870, Section N, Southaven West Subdivision, in Section 26, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 5, Pages 8-9 in the office of the Chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD, to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, subject, however, to current taxes which constitute a lien accruing but not yet due and payable.

And said PNC Mortgage Corp. of America does for itself, its successors and assigns, covenant with said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers, that it is lawfully seized in fee simple of said premises, that said premises are free from all encumbrances unless otherwise noted above, that it has a good right to sell and convey the same as aforesaid, and that it will, and its successors and assigns shall, warrant and defend the same to the said SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, and the Secretary's purchasers forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the said PNC Mortgage Corp. of America by <u>Charles R. Hoecker</u>, its <u>2nd Vice President</u>, who is authorized to execute this conveyance, has hereto set its signature and seal, this <u>12th</u> day of <u>September</u>, 19 95.

PNC Mortgage

(CORPORATE SEAL) NOWAY

Barbara Woodman STATE OF ILLINOIS Assistant Secretary Charles R. Hoecker

2nd Vice President

I, Peter N. Siatis , a Notary Public in and for said County, in said State, hereby certify that Charles R. Hoecker , whose name as 2nd Vice President of PNC Mortgage Corp. of America, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, (s)he as such officer and with full authority, executed the same voluntarily for and as the act of said PNC Mortgage Corp. of America.

Given under my hand and official seal, the 12th day of September, 19 95.

"OFFICIAL SEAL" Notary Public

"OFFICIAL SEAL"
PETER N. SIATIS

My Commission E NOTARY PUBLIC, STATE OF ILLINOIS My Commission Expires 10/14/98

GRANTEE'S ADDRESS:

100 West Capitol Street - Suite 1016 Jackson, Mississippi 39269-1096 (601) 965-4719

GRANTOR'S ADDRESS:

PNC Mortgage Corp. of America P. O. Box 8110 Vernon Hills, IL 60061 708-522-8000

This instrument prepared by: J. Gary Massey Shapiro & Kreisman
Deposit Guaranty Building
200 East Capitol Street, Suite 1745
Jackson, MS 39201
601-968-9986
604 #85-0110 S&K #95-0110

STATE MS. -DEBOTO CO.

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